STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
INSURANCE DIVISION

In the Matter of **Thomas. M. Taylor**	)	**STIPULATION** and
	)	**FINAL ORDER**
	)	Case No. INS 04-10-018

STIPULATION

The Director of the Oregon Department of Consumer and Business Services (director) commenced this administrative proceeding, pursuant to Oregon Revised Statutes (ORS) 731.256, to take enforcement action against Thomas M. Taylor (Taylor).

Taylor enters into this stipulation, pursuant to ORS 183.415(5), to conclude this proceeding without further administrative or judicial proceedings.

Taylor waives the right to receive a notice of proposed action, receive a notice of the rights of a party and procedures in contested cases, have a hearing, be represented by an attorney at the hearing, receive a proposed order, file exceptions to the proposed order, and have the final order judicially reviewed.

Taylor stipulates to the following facts, conclusions, and action; and consents to the issuance of a final order incorporating this stipulation.

Facts and Conclusions

Licensing Information

Taylor has been licensed in Oregon as a resident insurance agent since 9/5/97.

Forged Person's Name on Application for Insurance and
Made False Statement on or Relative to an Insurance Application

Taylor violated ORS 744.074(1)(k) and ORS 746.100 in three instances by engaging in the following conduct. ORS 744.074(1)(k) permits the director to take any authorized action against a person if the person forges another person's name to an application for insurance or to any document related to an insurance transaction. ORS 746.100 prohibits a person from making a false or fraudulent statement or representation on or relative to an application for insurance.

1. On or about 4/6/02, Taylor forged the name of Jonathan R. Hall (Hall) of Eugene, Oregon, on an application for supplemental accident insurance, policy number P6493615, to be provided by American Family Life Assurance Company of Columbus (AFLAC). On or about the same date, Taylor sent the forged document to AFLAC thereby misrepresenting to AFLAC that Hall signed the document.

2. On or about 3/10/03, Taylor forged the name of Tony McMahon (McMahon) of Roseburg, Oregon, on an application for supplemental accident insurance, policy number P8789498, to be provided by AFLAC. On or about the same date, Taylor caused or agreed with another agent to send the forged document to AFLAC, thereby misrepresenting to AFLAC that McMahon signed the document.

3. On or about 3/10/03, Taylor forged the name of McMahon, on an application for supplemental dental insurance, policy number P8789499, to be provided by AFLAC. On or about the same date, Taylor caused or agreed with another agent to send the forged document to AFLAC, thereby misrepresenting to AFLAC that McMahon signed the document.

Action

Pursuant to ORS 731.988, Taylor is assessed a civil penalty of $3,000. The payment shall be made in the form of a check payable to the "Department of Consumer and Business Services" for the full amount due. The payment shall be delivered to the Insurance Division at the Labor and Industries Building, 350 Winter Street NE, Room 440 (4th Floor), Salem, Oregon; or mailed to the Insurance Division at PO Box 14480, Salem, OR 97309-0405. The payment is due on, and shall be received by the Insurance Division by, the date of the final order.

Dated November 9, 2004 /s/ Thomas M. Taylor
Thomas M. Taylor

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FINAL ORDER

The director incorporates herein the above stipulation, adopts it as the director's final decision in this proceeding, and orders that the action stated therein be taken.

Dated November 23, 2004

/s/ Joel Ario
Joel Ario
Administrator
Insurance Division
Department of Consumer and Business Services

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